

June 20, 1981

ALL WESTERN COMMERCIAL POLICYHOLDERS

MOTOR CARRIER ACT 1980

The Federal law passed in 1980 has an effective date of July 1, 1981. We feel you should be advised of the potential impact if the law affects your commercial operation.

The final Department of Transportation regulations have now been released and are available to your legal counsel. We urge you to review your operations with your counsel to determine what action you should take to assure compliance with this new Federal Law.

Following is a brief synopsis of some of the requirements of the Act. This brochure is not intended to discuss the Act in its entirety but simply to give you a general guide to what may be required from owners/operators of commercial vehicles.

The Act affects the following:

- (1) All interstate carriers "for hire".
- (2) All private and public carriers of "hazardous or flammable waste" involved in interstate commerce.
- (3) Private or public carriers engaged in interstate transporting "bulk" oil, hazardous materials and wastes whether in interstate or intrastate commerce ("Bulk" means these substances are transported in quantities in excess of 3500 gallon quantities).
- (4) And the gross vehicle weight of 10,000 lbs. or more.
- (5) Any carrier with ICC filings.

WHO?

The Act specifies higher financial responsibility limits. There are time frames to increase the limit requirements, but from the inception the required limits apply.

WHAT?

- (1) Category 1. \$500,000 single limit for freight for interstate carriers "for hire".
- (2) Category 2. \$1,000,000 single limit for interstate carriers of HIGHLY FLAMMABLE OR TOXIC MATERIALS. This applies to private and public carriers, whether interstate or intrastate.
- (3) Category 3. \$500,000 single limit for interstate carriers of OTHER HAZARDOUS MATERIALS.

Ancestral File (TM) - ver 4.02

PEDIGREE CHART

29 APR 1992

Chart 1

No. 1 on this chart is the same as no. _____ on chart no. _____

AFN=Ancestral File Number

2 Thomas PHILLIPS
AFN: 20D9-UJ
BORN: 1 Jan 1828/29
Bodenham, H, England
MAR.: 11 Oct 1852
Bromsgrove, W, England
DIED: 15 Jul 1887
Lake Creek, Wasatch, UT

4 John FLOYD (FLYDE)
AFN: 20D9-6K
BORN: 1798
Ullingswick, H, Eng
MAR.: 2 Jul 1829
Bodenham, H, Eng
DIED: 10 Sep 1873
Bodenham, H, Eng

16 AFN: _____
BORN: _____
17 AFN: _____
BORN: _____
18 AFN: _____
BORN: _____
19 AFN: _____
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BORN: _____
25 AFN: _____
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26 AFN: _____
BORN: _____
27 AFN: _____
BORN: _____
28 AFN: _____
BORN: _____
29 AFN: _____
BORN: _____
30 AFN: _____
BORN: _____
31 AFN: _____
BORN: _____

5 Mary PHILLIPS
AFN: 20D9-7Q
BORN: 1803
Marden, H, Eng
DIED: _____

3 Harry James PHILLIPS
AFN: 20D8-W2
BORN: 2 Mar 1869
Tipton, S, England
MAR.: 15 Jun 1898
Heber, Wasatch, UT
DIED: 11 Jun 1931
Provo, Utah, UT

SPOUSE

Elizabeth Ann FOWERS
AFN: 1FHM-FB
BORN: 12 Jul 1878
Hooper, Weber, UT
DIED: 12 May 1968
Orem, Utah, UT

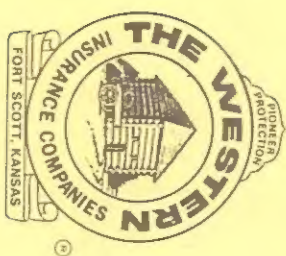
3 Elizabeth NASH
AFN: 20D9-1P
BORN: 9 Feb 1828/29
Bromsgrove, W, England
DIED: 29 May 1900
Lake Creek, Wasatch, UT

6 John NASH
AFN: 2PGX-LW
BORN: 21 Jan 1798
Hanbury, W, England
MAR.: Abt 1821
Hanbury, W, England
DIED: 10 Nov 1864
Doddrell, W, England

7 Mary Ann BARNES
AFN: 2PGX-M3
BORN: 2 Feb 1800
Horton, Warwick, England
DIED: 22 Jul 1979
Heber City, Wasatch, UT

14 John BARNES
AFN: BVW3-04
BORN: 117743
MAR.: _____
DIED: _____

15 Ann
AFN: BVW3-R9
BORN: 117783
DIED: _____



Western Casualty and Surety Company
Western Fire Insurance Company
Western Indemnity Company, Inc.
OFFICE — FORT SCOTT, KANSAS 66701